



# TRICARE<sup>®</sup>

*Your Military Health Plan*

## Using TRICARE and Medicare



Last Updated October 2011

# TRICARE Regions

## West Region

TriWest Healthcare Alliance

1-888-TRIWEST

[www.triwest.com](http://www.triwest.com)

## North Region

Health Net Federal Services, Inc.

1-877-TRICARE

[www.hnfs.com](http://www.hnfs.com)



## South Region

Humana Military Healthcare Services, Inc.

1-800-444-5445

[www.humana-military.com](http://www.humana-military.com)



# Using TRICARE and Medicare

TRICARE beneficiaries who:

- Are entitled to Medicare Part A (hospitalization)
  - Based on attaining age 65, disability or end-stage renal disease (ESRD)
- Must have Medicare Part B coverage (for outpatient care, such as doctor visits) to remain eligible for TRICARE
  - Exception: Active duty service members, active duty family members, beneficiaries who have purchased TRICARE Reserve Select or TRICARE Retired Reserve, and those enrolled in the US Family Health Plan



## Not Eligible for Premium-Free Part A

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- “Notice of Award” or “Notice of Disapproved Claim”
- Visit an ID card-issuing facility
- Remain eligible for TRICARE Prime, Extra, and Standard
  - Part B not required
- If married, you must file for Medicare Part A under earnings record of spouse age 62 or older.





## Medicare Part B (Age 65)

- DEERS letter: Benefits are changing
  - 90 days before 65th birthday
- Social Security Administration (SSA)
  - Provides an annual statement
  - **DON'T** decline Medicare Part B
- If you decline:
  - You may not be eligible for TRICARE
  - Can enroll in Medicare Part B later, but a premium surcharge may apply (higher premiums)

**Contact SSA or Medicare for more information:**

**1-800-772-1213 ♦ [www.ssa.gov](http://www.ssa.gov)**  
**1-800-MEDICARE ♦ [www.medicare.gov](http://www.medicare.gov)**



# Medicare Part B (Under Age 65)

- Eligible due to disability or End-stage renal disease
  - Medicare general enrollment period (Jan. 1 - Mar. 31)
  - Benefits begin in July
- Automatic for persons with a disability
  - After 24 months of Social Security benefits
- When active duty sponsor retires
  - Can enroll in Medicare Part B any time before sponsor retires to avoid lapse in coverage
  - 8-month window to purchase Medicare Part B to avoid premium surcharge (there could be a lapse in coverage)

**Contact SSA or Medicare for more information:**

**1-800-772-1213 ♦ [www.ssa.gov](http://www.ssa.gov)**  
**1-800-MEDICARE ♦ [www.medicare.gov](http://www.medicare.gov)**



# Take Action!

## *Update DEERS with Medicare Eligibility*

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- Visit an ID card-issuing facility
  - Find nearest at [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
- Call 1-800-538-9552
- Mail proof of Medicare eligibility to:  
Defense Manpower Data Center Support Office  
Attn: COA  
400 Gigling Road  
Seaside, CA 93955-6771
- Permanent family member ID card at age 75
- For more information: [www.tricare.mil/deers](http://www.tricare.mil/deers)





# TRICARE Program Options

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- TRICARE Prime
  - Under age 65
  - Age 65 and over, but not eligible for premium-free Part A
- TRICARE For Life
- TRICARE Plus
- TRICARE Pharmacy Options
- TRICARE Dental Options
- Uniformed Services Family Health Plan





# TRICARE Prime for Medicare-Eligibles

- TRICARE Prime enrollment fees waived for retired family members with Medicare Part B
- Most care received from primary care manager
- Administered by regional contractors
- If there are claims, then processed by Wisconsin Physicians Service (TFL branch)

**For more information about TRICARE Prime:**

**North ♦ [www.hnfs.com](http://www.hnfs.com)**

**South ♦ [www.humana-military.com](http://www.humana-military.com)**

**West ♦ [www.triwest.com](http://www.triwest.com)**



# TRICARE For Life

- Available to all Medicare-eligible TRICARE beneficiaries
- Care received from any Medicare provider
  - MTF care on space-available basis only
- TRICARE is the last payer after Medicare (and other health insurance, if applicable)
- Administered by Wisconsin Physicians Service (TFL branch)

**Contact Wisconsin Physicians Service-TFL**  
**1-866-773-0404 ♦ [www.tricare4u.com](http://www.tricare4u.com)**



# Medicare Card



A sample Medicare card for Jane Doe. The card features a red and blue header with 'MEDICARE' and 'HEALTH INSURANCE' text, and the Medicare logo. Below the header is the toll-free number 1-800-MEDICARE (1-800-633-4227). The beneficiary's name is JANE DOE. The Medicare claim number is 000-00-0000-A, and the sex is FEMALE. A section titled 'IS ENTITLED TO' lists 'HOSPITAL (PART A)' and 'MEDICAL (PART B)' with an effective date of 07-01-1986 for both. A line for a signature is labeled 'SIGN HERE'. At the bottom, it states 'DO NOT SEND CLAIMS FOR PAYMENT OF MEDICARE BENEFITS TO THIS (↓) ADDRESS'. A large, semi-transparent 'SAMPLE' watermark is overlaid diagonally across the card. A line from a text box below points to the 'IS ENTITLED TO' section.

IS ENTITLED TO		EFFECTIVE DATE
HOSPITAL (PART A)		07-01-1986
MEDICAL (PART B)		07-01-1986

- No TRICARE For Life card
- Just show this Medicare card along with your uniformed services ID card

*Shows your eligibility for Parts A & B and the effective dates of coverage.*

Call **1-800-MEDICARE** or visit **[www.medicare.gov](http://www.medicare.gov)** if you need a new card.





# TRICARE For Life—How it Works

- You visit your Medicare provider
- Your provider files a claim with Medicare
- Medicare pays its portion and sends the remaining amount to TRICARE
- TRICARE pays remaining amount to your provider
- You get an explanation of benefits from Medicare and TRICARE

**Contact Wisconsin Physicians Service-TFL**  
**1-866-773-0404 ♦ [www.tricare4u.com](http://www.tricare4u.com)**





# TRICARE For Life—What You Pay

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Covered by TRICARE and Medicare	Medicare's authorized amount	Remaining amount	Nothing
Covered by Medicare but not TRICARE	Medicare's authorized amount	Nothing	Medicare deductible and cost-share
Covered by TRICARE but not Medicare	Nothing	TRICARE's authorized amount	TRICARE deductible and cost-share
Not covered by TRICARE or Medicare	Nothing	Nothing	Total amount charged



# Using TRICARE For Life Overseas

- Works the same in U.S. Territories as in the United States
- All other overseas locations:
  - Must have Medicare Part B coverage even though Medicare coverage is not available
  - Works like TRICARE Standard
    - Visit any host nation provider
    - Deductible: \$150/individual or \$300/family
    - Cost-share: 25% after deductible is met
- File claims with overseas claims processor
  - International SOS Assistance, Inc.
  - For information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com)



# Coordinating TRICARE For Life with Other Health Insurance (OHI)

*Order of payment depends on whether or not you have employer-sponsored health insurance.*

## Other Health Insurance

(not based on current employment)

- 1<sup>st</sup> Payer: Medicare
- 2<sup>nd</sup> Payer: OHI or Medicare supplement
- 3<sup>rd</sup> Payer: TRICARE

## With Employer-Sponsored Health Insurance

(based on current employment)

- 1<sup>st</sup> Payer: Employer-sponsored plan
- 2<sup>nd</sup> Payer: Medicare
- 3<sup>rd</sup> Payer: TRICARE

**TRICARE For Life will *always* pay last.**





# TRICARE Plus

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- Primary care enrollment option
- Available to beneficiaries not enrolled in TRICARE Prime or other HMO-like program
- Offered at some MTFs\*
  - Limited by MTF capacity
  - Not transferable from one MTF to another

\* Check with your local MTF for program availability and details.





# TRICARE Pharmacy Program

- Robust pharmacy benefit
- Worldwide coverage
- Affordable
- Uniform formulary
- Four options for filling prescriptions

**Medicare Part D prescription drug coverage?**

**- NOT required**



# Pharmacy Options and Costs

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
MTF Pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$0	\$9	\$25
Retail Network Pharmacy (up to a 30-day supply)	\$5	\$12	\$25
Non-Network Retail Pharmacy (up to a 30-day supply)	<b>TRICARE Prime options:</b> 50% copayment applies after point-of-service (POS) deductible is met  <b>All other beneficiaries:</b> \$12 or 20% of the total cost, whichever is greater, after the annual deductible is met		<b>TRICARE Prime options:</b> 50% copayment applies after POS deductible is met  <b>All other beneficiaries:</b> \$25 or 20% of the total cost, whichever is greater, after the annual deductible is met



Express Scripts, Inc. Web site: [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)  
 Phone number: 1-877-363-1303

# TRICARE Dental Options

TRICARE Dental Program	TRICARE Retiree Dental Program
<ul style="list-style-type: none"><li>• Active duty family members</li><li>• National Guard/Reserve members and eligible family members</li><li>• Transitional survivors (first 3 years after sponsor's death)</li></ul>	<ul style="list-style-type: none"><li>• Retired service members and eligible family members</li><li>• Medal of Honor recipients and family members</li><li>• Survivors</li></ul>
United Concordia Companies, Inc.	Delta Dental of California
1-888-622-2256 <a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a>	1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a>

## Overseas Dental Options:

TRICARE Dental Program	Enhanced-Overseas TRICARE Retiree Dental Program
<a href="http://www.TRICAREdentalprogram.com">www.TRICAREdentalprogram.com</a>	<a href="http://www.trdp.org">www.trdp.org</a>





# US Family Health Plan

- TRICARE Prime option
- Available in six areas of the United States
- Eligible beneficiaries:
  - Active duty family members
  - Retirees and their eligible family members (including those age 65 and over)
- Cannot use other TRICARE options (including MTF and pharmacy benefits) listed in this briefing if enrolled



Visit **[www.usfhp.com](http://www.usfhp.com)** for more information.



## In Conclusion...

- TRICARE and Medicare work together to provide affordable, comprehensive coverage for Medicare-eligible beneficiaries
- We are here to help—many resources available
  - TRICARE Web site: [www.tricare.mil](http://www.tricare.mil)
  - TRICARE regional contractors
  - Wisconsin Physicians Service
  - Pharmacy and dental contractors
  - Overseas contractor
- Questions?

**Comments or feedback?**  
**[www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback)**

